

Proposed NU Business Name: **ALMGIR ENTERPRISE**



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | ALMGIR HOSSAIN |
| Age | : | 21-12-1994 (22Years) |
| Education, till to date | : | SSC |
| Marital status | : | Unmarried |
| Children | : | |
| No. of siblings: | : | 1 Brothers and 2 Sister |
| Address | : | Vill: Pakulla P.O: Jamurki P.S: Mirjapur Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | DOLI BEGUM |
| (iii) Father's name | : | LET. SAIFUL ISLAM |
| (iv) GB member's info | : | Branch: PAKULLA MIRJAPUR, Centre # 5 (Fmeale), Member ID: 3583/1, Group No: 05 Member since: 22/05/07 (09Years) First loan: BDT 5000 /- Outstanding loan: Nil |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Mother |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | No |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info | : | 5 years experience in running business. He has no years training |
| Other Own/Family Sources of Income | : | Business, |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01790903002 |
| Family's Contact No. | : | 01925578017 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DOLI BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ALMGIR ENTERPRISE |
| Location | : | Pakulla, Tangail. |
| Total Investment in BDT | : | BDT 80000 /- |
| Financing | : | Self BDT 30000/- (from existing business) 37% Required Investment BDT 50000/- (as equity) 63% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100 square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Net Than ,Machine etc▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is not rented.▪Collects goods from Local Dhaka .▪Agreed grace period is 3 months. |

Existing Business (BDT)

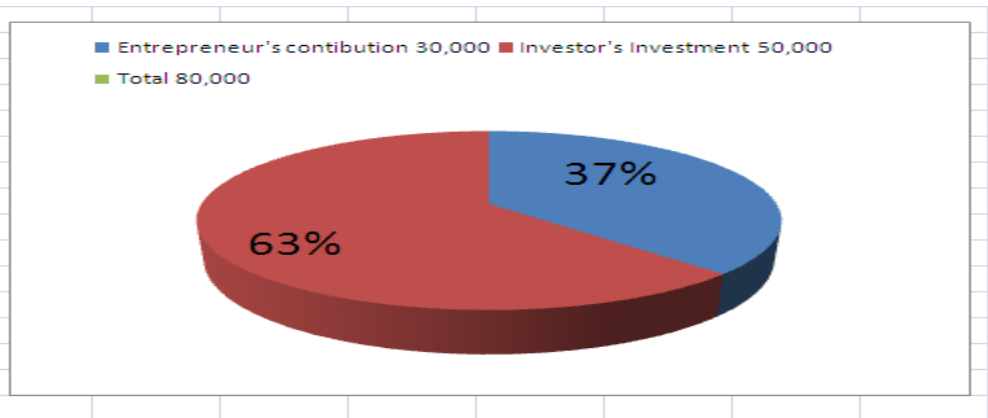
| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Net | 2,800 | 84,000 | 1,008,000 |
| Total Sales (A) | 2,800 | 84,000 | 1,008,000 |
| Less. Variable Expense | | | |
| Net | 2,240 | 67,200 | 806,400 |
| Total variable Expense (B) | 2,240 | 67,200 | 806,400 |
| Contribution Margin (CM) [C=(A-B)] | 560 | 16,800 | 201,600 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 300 | 3,600 |
| Transportation | | 3,000 | 36,000 |
| Mobile Bill | | 200 | 2,400 |
| Salary (sttaf) | | 1,500 | 18,000 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 10,000 | 120,000 |
| Net Profit (E) [C-D] | | 6,800 | 81,600 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------|----------|----------|----------------|
| Net | 10000 | 50000 | 60000 |
| Machine | 20000 | | 20000 |
| | | | |
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| | | | |
| | | | |
| Total | 30000 | 50000 | 80000 |

Source of Finance

| | |
|------------------------------------|--------|
| Entrepreneur's contribution 30,000 | 30,000 |
| Investor's Investment 50,000 | 50,000 |
| Total 80,000 | |
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Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|--|--------------|---------------|------------------|------------------|
| Revenue (sales) | | | | |
| Net | 4,000 | 120,000 | 1,440,000 | 1,512,000 |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 |
| Less. Variable Expense | | | | |
| Net | 3,200 | 96,000 | 1,152,000 | 1,209,600 |
| Total variable Expense (B) | 3,200 | 96,000 | 1,152,000 | 1,209,600 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288,000 | 302,400 |
| Less. Fixed Expense | | | | |
| Electricity Bill | | 300 | 3,600 | 6,000 |
| Transportation | | 3,000 | 36,000 | 6,000 |
| Mobile Bill | | 300 | 3,600 | 2,400 |
| Salary (sttaf) | | 1,500 | 18,000 | 18,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Total Fixed Cost | | 10,100 | 121,200 | 104,400 |
| Net Profit (E) =[C-D)] | | 13,900 | 166,800 | 198,000 |
| Investment Payback | | | 30,000 | 30,000 |

Cash flow projection on business plan (rec. & Pay)

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|----------|---|----------------|----------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 70,000 | |
| 1.2 | Net Profit | 166,800 | 198,000 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 136,800 |
| | Total Cash Inflow | 236,800 | 334,800 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 70,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 30,000 | 30,000 |
| | Total Cash Outflow | 100,000 | 30,000 |
| 3 | Net Cash Surplus | 136,800 | 304,800 |

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Delduar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

